

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ivette Y Acosta

Debtor(s)

Case No. 09 B 32638

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/02/2009.
- 2) The plan was confirmed on 10/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 10/31/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$83,574.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,429.50
Less amount refunded to debtor	\$1,989.86

NET RECEIPTS: **\$34,439.64**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,525.52
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,617.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,143.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Family Insurance	Unsecured	64.32	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	346.49	429.26	429.26	136.36	0.00
AmeriCash Loans LLC	Unsecured	811.68	811.68	811.68	257.85	0.00
AmeriCash Loans LLC	Unsecured	NA	633.27	633.27	0.00	0.00
Ameriloan	Unsecured	600.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	2,650.78	2,007.56	2,007.56	637.74	0.00
CGH Medical Center	Unsecured	40.65	40.65	40.65	12.91	0.00
Chase	Unsecured	632.11	NA	NA	0.00	0.00
Check N Go	Unsecured	1,000.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	60.00	1,103.68	1,103.68	350.61	0.00
Comcast	Unsecured	259.02	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	298.77	NA	NA	0.00	0.00
Cook County Dept Of Revenue	Priority	157.90	157.90	157.90	157.90	0.00
Creditors Bankruptcy Service	Unsecured	1,350.00	1,350.00	1,350.00	428.85	0.00
Discover Financial Services	Unsecured	1,845.82	1,845.82	1,845.82	586.36	0.00
Educational Credit Management Corp	Unsecured	59,863.70	60,848.58	60,848.58	19,329.77	0.00
Fair Collections & Outsourcing	Unsecured	2,674.54	NA	NA	0.00	0.00
Fast & Reliable Cash	Unsecured	400.00	NA	NA	0.00	0.00
Fast & Reliable Cash	Unsecured	400.00	NA	NA	0.00	0.00
First Cash Advance	Unsecured	800.50	380.50	380.50	120.87	0.00
Grace & Co	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	2,626.30	3,699.60	3,699.60	1,175.25	0.00
Illinois Tollway	Unsecured	779.40	NA	NA	0.00	0.00
Instant Loans Now	Unsecured	400.00	NA	NA	0.00	0.00
LA Fitness	Unsecured	400.00	NA	NA	0.00	0.00
Latina McMillan	Unsecured	15.94	NA	NA	0.00	0.00
Little Loan Shoppe	Unsecured	400.00	740.00	740.00	97.02	0.00
Money And More	Unsecured	300.00	NA	NA	0.00	0.00
NIPSCO	Unsecured	41.99	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	3,314.99	2,273.06	2,273.06	279.07	0.00
Pay Day Loans	Unsecured	1,842.19	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	1,665.31	1,717.70	1,717.70	545.66	0.00
Portfolio Recovery Associates	Unsecured	2,749.83	2,867.23	2,867.23	910.83	0.00
Portfolio Recovery Associates	Unsecured	485.95	504.87	504.87	160.38	0.00
Richton Park Currency Exchange	Unsecured	1,200.00	NA	NA	0.00	0.00
Sterling Federal Bank	Unsecured	1,152.84	NA	NA	0.00	0.00
Sterling Federal Bank	Secured	1,152.84	581.52	867.18	188.62	20.24
Sun Cash	Unsecured	1,047.90	NA	NA	0.00	0.00
TCF Bank	Unsecured	364.95	NA	NA	0.00	0.00
Town Of Munster	Unsecured	189.88	NA	NA	0.00	0.00
TRI State Financial	Unsecured	569.80	NA	NA	0.00	0.00
US Bank	Unsecured	2,103.67	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,601.28	1,727.51	1,727.51	548.78	0.00
Wachovia Dealer Services	Unsecured	18,864.38	13,698.40	13,698.40	4,351.57	0.00
Well Group Health Partners	Unsecured	88.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$867.18	\$188.62	\$20.24
TOTAL SECURED:	\$867.18	\$188.62	\$20.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$157.90	\$157.90	\$0.00
TOTAL PRIORITY:	\$157.90	\$157.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,679.37	\$29,929.88	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,143.00</u>	
Disbursements to Creditors	<u>\$30,296.64</u>	
TOTAL DISBURSEMENTS :		<u>\$34,439.64</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/09/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.